



From the office of
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Health Care Reform: Immediate Help For Connecticut

The passage of health care reform marks an enormous step forward in the goal of stable, affordable, high-quality care for all Americans. Some of the most important benefits of health reform kick in right away:

1) For the Uninsured, Early Retirees, and People with Pre-existing conditions:

Americans who are uninsured because of a pre-existing condition will be able to buy affordable coverage through a temporary high-risk pool.

2) For the Seriously Ill: Insurance companies will be prohibited from dropping people when they get sick through “rescissions,” and new protections against lifetime and annual coverage limits take effect right away.

3) For Seniors: Seniors will see immediate relief from high prescription prices with a \$250 rebate for Medicare beneficiaries who hit the “donut hole.” The legislation also makes preventive services and immunizations free under Medicare right away – eliminating co-payments for preventive services and exempting these services from deductibles as well.

4) For Young People: Insurers will be immediately banned from denying coverage to children with pre-existing conditions, and young people will be allowed to remain on their parents’ insurance policy until their 26th birthday.

5) For Small Businesses: Small businesses that provide coverage to their employees will be immediately eligible for a tax credit of up to 35% of premiums.

6) For Low-Income Communities: The bill increases funding for new training programs to train a greater number of primary care doctors, nurses, and public health professionals and ramps up investments in community health centers, allowing them to double the amount of patients they treat over the next five years.

7) For All Consumers: The bill requires every newly issued insurance policy to cover preventive services and immunizations with no co-payments, explain coverage options in plain English, and guarantee access to an effective internal and external appeals process for all insurance company decisions.